

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of Utah

In re **Carl A Ford,**
Wendy L Ford

Debtors

Case No. **09-24243**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	17,332.92		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		13,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		15,498,959.25	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			5,590.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,590.00
Total Number of Sheets of ALL Schedules		30			
Total Assets			17,332.92		
Total Liabilities				15,511,959.25	

**United States Bankruptcy Court
District of Utah**

In re **Carl A Ford,
Wendy L Ford**

Debtors

Case No. **09-24243**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	5,590.00
Average Expenses (from Schedule J, Line 18)	5,590.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,328.22

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		4,900.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		15,498,959.25
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		15,503,859.25

B6A (Official Form 6A) (12/07)

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking: Wells Fargo	J	0.00
		Checking: Wells Fargo Bank	J	0.02
		Checking: Wells Fargo Bank	J	0.74
		Checking: Wells Fargo Bank	J	1.52
3. Security deposits with public utilities, telephone companies, landlords, and others.		Savings: Wells Fargo Bank	J	0.02
		Savings: Wells Fargo Bank	J	0.04
		Savings: Wells Fargo Bank	J	0.06
		Savings: Wells Fargo Bank	J	0.08
4. Household goods and furnishings, including audio, video, and computer equipment.		Sofa \$100, chair \$25, 3 coffee/end tables \$20, television \$100, 2 dvd/vcr playuers \$20, 2 bookcases \$25 Kitchen table & 6 chairs \$100 4 beds & bedding \$300, 7 dressers/nightstands \$150, lamps/clocks \$25 Dishes \$15, iron/ironing board \$10, washer/dryer \$100 Chair \$10, computer/printer \$200, fax/scanner \$50, desk \$25 Location: In Debtor's Possession	J	1,150.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing Location: In Debtor's Possession	J	200.00

Sub-Total > **1,352.48**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7. Furs and jewelry.		Wedding bands \$200, jewelry and costume jewelry \$100 Location: In Debtor's Possession	J	300.00
8. Firearms and sports, photographic, and other hobby equipment.		3 bicycles \$50, camping/skiing/fishing equip. \$50 Location: In Debtor's Possession	J	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life Insurance Policy: Surety Life	H	1,600.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k	W	1,280.44
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.		100% Ownership of Premco Inc.	H	0.00
		50% Ownership of Monterra Enterprises (Chapter 11)	H	0.00
		50% Ownership of Premaschill	H	0.00
		50% Ownership of Prema Development LLC	H	0.00
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

Sub-Total > **3,280.44**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Toyota Camry Location: In Debtor's Possession	W	2,500.00
		2000 Chevrolet 1500 Location: In Debtor's Possession	H	2,000.00
		2005 Mazda 3 Location: Not In Debtor's Possession	J	8,100.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			

Sub-Total > **12,600.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Barbecue Location: In Debtor's Possession	J	100.00

Sub-Total > **100.00**
(Total of this page)
Total > **17,332.92**

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Sofa \$100, chair \$25, 3 coffee/end tables \$20, television \$100, 2 dvd/vcr playuers \$20, 2 bookcases \$25	Utah Code Ann. § 78B-5-506(1)(a)	290.00	1,150.00
Kitchen table & 6 chairs \$100	Utah Code Ann. § 78B-5-506(1)(a)	100.00	
4 beds & bedding \$300, 7 dressers/nightstands \$150, lamps/clocks \$25	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)	475.00	
Dishes \$15, iron/ironing board \$10, washer/dryer \$100	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	285.00	
Chair \$10, computer/printer \$200, fax/scanner \$50, desk \$25			
Location: In Debtor's Possession			
Wearing Apparel			
Clothing	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	200.00	200.00
Location: In Debtor's Possession			
Furs and Jewelry			
Wedding bands \$200, jewelry and costume jewelry \$100	Utah Code Ann. § 78B-5-506(1)(d)	300.00	300.00
Location: In Debtor's Possession			
Interests in Insurance Policies			
Whole Life Insurance Policy: Surety Life	Utah Code Ann. § 78B-5-505(1)(a)(xi)	100%	1,600.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401k	Utah Code Ann. § 78B-5-505(1)(a)(xiv)	100%	1,280.44
Automobiles, Trucks, Trailers, and Other Vehicles			
2001 Toyota Camry	Utah Code Ann. § 78B-5-506(3)	2,500.00	2,500.00
Location: In Debtor's Possession			
2000 Chevrolet 1500	Utah Code Ann. § 78B-5-506(3)	2,500.00	2,000.00
Location: In Debtor's Possession			

Total: **9,530.44** **9,030.44**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

Case No. **09-24243**

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

0 continuation sheets attached

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B I T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. Creditor #: 1 Internal Revenue Service * P.O. Box 21126 Philadelphia, PA 19114-0326		J	Notice Only					0.00
							0.00	0.00
Account No. Representing: Internal Revenue Service *			Attorney General for United States Michael B. Mukasey 950 Pennsylvania Ave, NW Room 4400 Washington, DC 20530-0001					
Account No. Creditor #: 2 Office of Recovery Services PO Box 45011 Salt Lake City, UT 84145		J	"Notice Only"					0.00
							0.00	0.00
Account No. Creditor #: 3 US Attorney, District of Utah Brett L. Tolman 185 South State St. #400 Salt Lake City, UT 84111		J	Notice Only					0.00
							0.00	0.00
Account No. Creditor #: 4 Utah State Tax Commission Attn: Bankruptcy Unit 210 North 1950 West Salt Lake City, UT 84134		J	Notice Only					0.00
							0.00	0.00
Subtotal								0.00
(Total of this page)							0.00	0.00
Total								0.00
(Report on Summary of Schedules)							0.00	0.00

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Carl A Ford,
Wendy L Ford**Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx2172 Creditor #: 1 American Eagle Branch CG1N PO Box 29116 Mission, KS 66201-1416	W	2007 Goods and Services				1,408.66
Account No. 3853 Creditor #: 2 American Express PO Box 297812 Ft Lauderdale, FL 33329-7812	H	03/1984 Goods and Services				4,888.00
Account No. Creditor #: 3 ANB Financial 2710 E Mission Blvd Fayetteville, AR 72703	H	Balance Due on Foreclosure Cedar City, UT				0.00
Account No. xxxxxxx8195 Creditor #: 4 ASC 8480 Stagecoach Cir. Frederick, MD 21701-4747	H	Balance Due on Foreclosure 3606 Portofino Ave. Evans, CO				0.00
Subtotal (Total of this page)						6,296.66

15 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. xxxx-xxxx-xxxx-8606 Creditor #: 5 AT&T Universal Card PO Box 44167 Jacksonville, FL 32231		W	Goods and Services				26,428.14	
Account No. Representing: AT&T Universal Card			Citi Cards PO Box 6406 The Lakes, NV 88901					
Account No. Case No. CV-xxxx-3522-DC Creditor #: 6 Bank of Idaho Trustee 109 N. Arthur, 5th Flr. PO Box 991 Pocatello, ID 83204		H	Judgment				4,104,982.35	
Account No. Creditor #: 7 Canyon Ridge Development 208 S. Academy, Suite 130 Eagle, ID 83616		H	Balance Due on Foreclosure Middleton, ID				0.00	
Account No. Creditor #: 8 Capital Community Bank 49 West University Parkway Orem, UT 84058		J	2007 Balance Due on Foreclosure Eagle Mountain, UT				0.00	
Sheet no. <u>1</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	4,131,410.49

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.	H	Judgment				0.00
Creditor #: 9 Capital One Bank PO Box 85015 Richmond, VA 23285-5015						
Account No.	H	Mikel M. Boley PO Box 70584 Salt Lake City, UT 84170-0584				
Representing: Capital One Bank						
Account No. xxxx-xxxx-xxxx-8723	H	2005 Goods and Services				17,481.69
Creditor #: 10 Capital One Bank PO Box 85015 Richmond, VA 23285-5015						
Account No.	H	2005 Personal Loan				35,000.00
Creditor #: 11 Carrol SoRelle 1357 43rd Ave., #31 Greeley, CO 80634						
Account No.	H	Balance Due on Foreclosure Eagle Mountain, UT				0.00
Creditor #: 12 Centennial Bank 130 W Center Street Orem, UT 84057						
Sheet no. <u>2</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						52,481.69

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. Civil No. xxxxx0961	J	Balance Due on Foreclosure Eagle Mountain, UT				0.00	
Creditor #: 13 Central Bank PO Box 1488 Provo, UT 84603							
Account No.		Parsons Kinghorn Harris 111 East Broadway, 11th Floor Salt Lake City, UT 84111					
Representing: Central Bank							
Account No. xxxxxxxx-xx-0123	J	Goods and Services				4,197.54	
Creditor #: 14 Chase Bank PO Box 52126 Phoenix, AZ 85072							
Account No.		Valentine & Kebartas PO BOX 325 Lawrence, MA 01842					
Representing: Chase Bank							
Account No. xxxx-xxxx-xxxx-4450	H	Goods and Services				9,474.95	
Creditor #: 15 Chase Card PO Box 325 Lawrence, MA 01842-0625							
Sheet no. <u>3</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	13,672.49

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: Chase Card		Creditors Financial Group 3131 S Vaughn Way #110 Aurora, CO 80014				
Account No. Representing: Chase Card		MRS Associates 3 Executive Campus #400 Cherry Hill, NJ 08002				
Account No. xxxx-xxxx-xxxx-4339 Creditor #: 16 Citibank PO Box 6000 The Lakes, NV 89163-6000	H	Goods and Services				8,208.74
Account No. Representing: Citibank		Mikel M. Boley PO Box 70584 Salt Lake City, UT 84170-0584				
Account No. xx.x090.0 Creditor #: 17 City of Evans Municipal Utility Services Dept 2158 Amherst, CO 80721-2158	J	2008 Utilities				227.39
Sheet no. 4 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 8,436.13

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Notice Only				
Creditor #: 18 Clark Real Estate c/o Thomas Clark PO Box 991 Pocatello, ID 83204-0991	H					0.00
Account No.		Merrill & Merrill, Chartered PO Box 991 Pocatello, ID 83204-0991				
Representing: Clark Real Estate						
Account No. xxxxxxxxxxxx3153		2006 Goods and Services				
Creditor #: 19 Comp USA PO Box 15521 Wilmington, DE 19850	H					5,000.00
Account No. Case No. xxx1551		Judgment				
Creditor #: 20 Department of Workforce Services c/o Lorin R. Blauer 140 East 300 South Salt Lake City, UT 84145-0288	J					0.00
Account No. xxxx-xxxx-xxxx-4551		Goods and Services				
Creditor #: 21 Discover Card * P.O. Box 3025 New Albany, OH 43054-3025	W					17,126.88
Sheet no. 5 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						22,126.88

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Representing: Discover Card *		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Capital Management Services, LP 726 Exchange Street Suite 700 Buffalo, NY 14210				
Account No. Representing: Discover Card *		Client Services, Inc. c/o Kelly Weber 221 Point West Blvd. Saint Charles, MO 63301				
Account No. 7617 Creditor #: 22 Discover Card * P.O. Box 3025 New Albany, OH 43054-3025	H	Goods and Services				9,257.00
Account No. Creditor #: 23 Faith Property Managment 300 E Boardwalk, Bldg B Fort Collins, CO 80525	H	HOA Dues				215.32
Account No. Creditor #: 24 Far West Bank 210 East Center St. Provo, UT 84606	H	Balance Due on Foreclosure Eagle Mountain, UT				0.00
Sheet no. 6 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 9,472.32

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx1433 Creditor #: 25 Gateway Consulting 3750 West 500 South Salt Lake City, UT 84104	J	Judgment				87,935.67
Account No. Creditor #: 26 IndyMac Bank PO Box 4045 Kalamazoo, MI 49003-4045	H	Balance Due on Foreclosure St. George, UT				0.00
Account No. Case No. xxxxx4692 Creditor #: 27 Interwest Industries 2704 104th Street East Tacoma, WA 98445	J	Judgment				150,000.00
Account No. Creditor #: 28 Liberty Bank 326 South 500 East Salt Lake City, UT 84102	H	Balance Due on Foreclosure Vernal, UT				0.00
Account No. Creditor #: 29 Lunsford & Peck LLC 584 S. State St. Orem, UT 84058	H	2007 Services Rendered				1,500.00
Sheet no. 7 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 239,435.67

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No.		H	Personal Loan				2,500,000.00	
Creditor #: 30 Mark Cummings 5545 West 11000 North, Suite 201 Highland, UT 84003								
Account No.		H	Personal Loan				30,000.00	
Creditor #: 31 Mark Marron 4663 W. 21st Street Circle Greeley, CO 80634								
Account No. Civil No. xxxxx2524		H	Judgment				12,000.00	
Creditor #: 32 Mountain Land Design 2345 S. Main St. Salt Lake City, UT 84115								
Account No.			Smith Knowles 4723 Harrison Boulevard, Suite 200 Ogden, UT 84403					
Representing: Mountain Land Design								
Account No.		H	2006 Personal Loan				60,000.00	
Creditor #: 33 New Age Technologies Profit Sharing 1230 Fairmont Ln. Layton, UT 84041								
Sheet no. <u>8</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,602,000.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. Case No. xxxxx2092		H	Judgment				124,265.00	
Creditor #: 34 Nuszer Kopatz, Inc. c/o Stephen O. Taylor 86 N. University Ave., Suite 400 Provo, UT 84601								
Account No.			Walstad Law Group Wells Fargo Center 86 N. University Ave., Suite 400 Provo, UT 84601					
Representing: Nuszer Kopatz, Inc.								
Account No. xx-xx7-102		H	Services Rendered				880.69	
Creditor #: 35 OCP LLC 1812 56th Ave. Greeley, CO 80634								
Account No.		J	Balance Due on Foreclosure Vernal, UT				0.00	
Creditor #: 36 Progressive Investments 323 E. Pages Lane Centerville, UT 84014								
Account No. xxxx-xxxx-xxxx-1706		H	Goods and Services				4,197.00	
Creditor #: 37 Quicken/Chase PO BOX 94014 Palatine, IL 60094								
Sheet no. <u>9</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	129,342.69

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Creditor #: 38 Rick Ford 14 Buck Cherry Littleton, CO 80127	H	2008 Personal Loan				10,000.00
Account No. Case No. xxxxx0148 Creditor #: 39 Rosenberg Associates 352 East Riverside Drive, Suite A-2 Saint George, UT 84790	H	Judgment				150.00
Account No. Creditor #: 40 RTI Properties 1515 W. 190th St. , Suite 460 Gardena, CA 90248	J	Balance Due on Foreclosure Apple Valley, CA				0.00
Account No. Creditor #: 41 SCI Investments 5455 West 11000 North, Suite 201 Highland, UT 84003	J	Balance Due on Foreclosure Saratoga Springs, UT				0.00
Account No. Case No. xxxxx0313 Creditor #: 42 Selective Funding 4970 North 400 West Park City, UT 84098	H	Judgment				7,375,000.00
Sheet no. 10 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						7,385,150.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Representing: Selective Funding		Nielsen, Nielsen, Webber, & Pack LLC 1441 West Ute Blvd., Suite 240 Park City, UT 84098				
Account No. Creditor #: 43 Skyline Commercial Capital 5455 West 11000 North, Suite 201 Highland, UT 84003	H	Balance Due on Foreclosure Saratoga Springs, UT				0.00
Account No. Case No. xxxxx1330, xxxxx1100 Creditor #: 44 Stock Building Supply PO Box 447 Roy, UT 84067-0447	J	Judgment				236,995.22
Account No. Creditor #: 45 Sundance Capital 1501 N. Technology Way, Suite 3300 Bldg. A Orem, UT 84097	H	Balance Due on Foreclosure Eagle Mountain, UT				0.00
Account No. Civil No. xxxxx2257 Creditor #: 46 Sunfirst Bank 120 East St. George Blvd. Saint George, UT 84770-2855	H	Judgment				338,112.79
Sheet no. 11 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						575,108.01

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. Representing: Sunfirst Bank		Cohne Rappaport & Segal 257 East 200 South Suite 700 Salt Lake City, UT 84111				
Account No. Case No. xxxxx2335 Creditor #: 47 Sunroc Corporation 180 N. 300 E. Saint George, UT 84770		Judgment H				6,107.58
Account No. Representing: Sunroc Corporation		Durham, Jones & Pinegar 111 East Broadway Ste 900 Salt Lake City, UT 84111				
Account No. xxxx-xxxx-xxxx-8589 Creditor #: 48 Target National Bank PO Box 59317 Minneapolis, MN 55459-0317		Goods and Services W				13,938.98
Account No. Case No. xxxxx3872 Creditor #: 49 Tricor Excavation, Inc. 1669 South 580 East American Fork, UT 84003		Judgment J				100,637.72
Sheet no. 12 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 120,684.28

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxx0684,xxxxx1115,xxxxx2896 Creditor #: 50 United Subcontractors 895 West 2600 South Salt Lake City, UT 84119	J	Judgment				133,560.19
Account No. Creditor #: 51 US Loan Services 9670W. Tropicana, Suite 100 Las Vegas, NV 89147	H	Balance Due on Foreclosure Apple Valley, CA				0.00
Account No. xxxxxxxxxxxx0001 Creditor #: 52 Verizon Wireless * Bankruptcy Department P.O. Box 3397 Bloomington, IL 61702	H	Goods and Services				167.65
Account No. Representing: Verizon Wireless *		Miracle Financial, Inc. 52 Armstrong Rd. Plymouth, MA 02360-4807				
Account No. Case No. xxxxx1788 Creditor #: 53 Vinyl Guys, Inc. 2150 W. 3300 S., Suite C Ogden, UT 84401	H	Judgment				59,802.62
Sheet no. 13 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 193,530.46

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Representing: Vinyl Guys, Inc.						
		Bennett Tueller Johnson & Deere 3165 East Millrock Drive Suite 500 Salt Lake City, UT 84121				
Account No. xxxx-xxxx-xxxx-7411						
Creditor #: 54 Washington Mutual Customer Service PO Box 142319 Irving, TX 75014-2319		H				
		2005 Goods and Services				8,638.38
Account No.						
Representing: Washington Mutual						
		Creditmax LLC 625 North Flagler Dr., Suite 625 West Palm Beach, FL 33401				
Account No.						
Representing: Washington Mutual						
		Integrated Portfolio Managment, INC PO Box 3352 Glen Ellyn, IL 60138-3352				
Account No. Rxxx1504						
Creditor #: 55 Weld County Treasurer PO Box 458 Greeley, CO 80632-0458		J				
		Property Taxes				1,173.10
Sheet no. 14 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						9,811.48

B6F (Official Form 6F) (12/07) - Cont.

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. xxxxxx9463						
Creditor #: 56 Wells Fargo Bank PO Box 200 Carlisle, IA 50047-0200		H				0.00
Account No.						
Creditor #: 57 Zions First National Bank * Legal Services UT ZB11 0877 PO Box 30709 SLC, UT 84130-0709		H				0.00
Account No.						
Account No.						
Account No.						

Sheet no. **15** of **15** sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

0.00

Total
(Report on Summary of Schedules)

15,498,959.25

B6G (Official Form 6G) (12/07)

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
AT&T	Cellular service contract, 2 year, beginning 02/2009 (Co-debtor assumes contract)
AT&T	Cellular Service Agreement, 2 year, beginning 2/2009 (Debtor assumes contract)

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Carl A Ford,
Wendy L Ford**

Case No. **09-24243**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Carl A Ford**
Wendy L FordCase No. **09-24243**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S):	AGE(S):
	Son	14
	Daughter	15
	Daughter	20
Employment:	DEBTOR	SPOUSE
Occupation	Self Employed	Lead Teller
Name of Employer		Wells Fargo Bank
How long employed		2 years
Address of Employer		592 N. Mall Drive Saint George, UT 84790

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify):

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify):

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

DEBTOR	SPOUSE
\$ 0.00	\$ 2,244.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 2,244.00
\$ 0.00	\$ 324.00
\$ 0.00	\$ 330.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 654.00
\$ 0.00	\$ 1,590.00
\$ 4,000.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 4,000.00	\$ 0.00
\$ 4,000.00	\$ 1,590.00
\$ 5,590.00	

B6J (Official Form 6J) (12/07)

In re **Carl A Ford**
Wendy L Ford

Debtor(s)

Case No. **09-24243****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,350.00
a. Are real estate taxes included? Yes <u> </u> No <u>X</u>		
b. Is property insurance included? Yes <u> </u> No <u>X</u>		
2. Utilities:		
a. Electricity and heating fuel	\$	155.00
b. Water and sewer	\$	62.00
c. Telephone	\$	11.00
d. Other See Detailed Expense Attachment	\$	297.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	800.00
5. Clothing	\$	175.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	255.00
8. Transportation (not including car payments)	\$	65.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	25.00
b. Life	\$	50.00
c. Health	\$	0.00
d. Auto	\$	245.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	340.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	1,265.00
17. Other See Detailed Expense Attachment	\$	220.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **5,590.00**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	5,590.00
b. Average monthly expenses from Line 18 above	\$	5,590.00
c. Monthly net income (a. minus b.)	\$	0.00

B6J (Official Form 6J) (12/07)

In re **Carl A Ford**
Wendy L Ford

Case No. **09-24243**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Cell Phone	\$	185.00
Cable/Internet	\$	112.00
Total Other Utility Expenditures	\$	297.00

Other Expenditures:

School Lunches/Expenses	\$	100.00
Vehicle Maintenance	\$	100.00
Vehicle Tax/Registration	\$	20.00
Total Other Expenditures	\$	220.00

**United States Bankruptcy Court
District of Utah**

In re **Carl A Ford
Wendy L Ford**

Debtor(s)

Case No. **09-24243**
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 32 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date May 4, 2009

Signature /s/ Carl A Ford
Carl A Ford
Debtor

Date May 4, 2009

Signature /s/ Wendy L Ford
Wendy L Ford
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

**United States Bankruptcy Court
District of Utah**

In re **Carl A Ford
Wendy L Ford**

Debtor(s)

Case No. **09-24243**
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$12,000.00	Debtor YTD: Self Employed
\$24,100.00	2008: Murdock Hyundai, Self Employed
\$15,000.00	2007: Premco Inc.
\$8,269.12	Co-Debtor YTD: Wells Fargo
\$21,795.00	2008: Wells Fargo
\$14,318.45	2007: Wal-Mart, Wells Fargo

2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	Debtor YTD: N/a
\$0.00	2008: N/a
\$0.00	2007: N/a
\$0.00	Co-Debtor YTD: N/a
\$0.00	2008: N/a
\$2,564.00	2007: Merrill Lynch Bank & Trust

3. Payments to creditors

None



Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
University of Utah Credit Union PO Box 58025 Salt Lake City, UT 84158	Last 90 Days (Auto payments)	\$1,020.00	\$12,800.00

None



b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None



c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Selective Funding LLC; Mosaic Funding LLC; Triple Net Investments LTD; Pall Enterprises LLC; Syau-Fa Ma; William Lindemann; Helen Lindemann vs. Joh Ford, Carl Ford and Ryan Schill Case No. 090100313	Civil Collection	Fourth District Court of Utah Utah County	Judgmet
Clark Real Estate vs. Monterra Enterprises, LLP; Carl Ford; John A. Ford; Ryan D. Schill Case No. CV-2008-3522-DC	Civil Collection	Six District Court of Idaho Banncock County	Judgment
Vinyl Guys vs. John A. Ford, Carl A. Ford, Ryan Schill Case No. 080401788	Civil Collection	Fourth District Court of Utah Utah County	Judgment
Nuszer Kopatz Inc. vs. John A. Ford Carl A. Ford Case No. 08042092	Civil Collection	Fourth District Court of Utah Utah County	Judgment
Citibank vs. Carl A. Ford Case No.	Civil Collection	Fifth District Court of Utah Washington County	Judgment
Mountain Land Design, Inc. vs. John Ford, Carl Ford, Ryan Schill Case No. 080202524	Civil Collection	Fourth District Court of Utah Utah County	Judgment
Rosenberg Associates vs. Primaschill Communities Case No. 088760148	Civil Collection	Small Claims Court State of Utah Washington County	Judgment
Sunfirst Bank vs. Prema Schill, Ryan D. Schill, John A. Ford, Carl A. Ford Case No. 080502257	Civil Collection	Fifth District Court of Utah Washington County	Judgment
Sunroc Corporation vs. Prema Schill, LLC; Ryan Schill; John A. Ford; Carl Ford Case No. 080402335	Civil Cillection	Fourth District Court of Utah Utah County	Judgment

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Capital One Bank vs. Carl A. Ford Case No.	Civil Collection	Fifth District Court of Utah Washington County	Judgment
Central Bank vs. Prema Communities LLC, Car A. Ford, John A. Ford, Ryan Schill Case No. 090400961	Civil Collection	Fourth District Court of Utah Utah County	Judgment
Interwest Industries vs. Carl Ford Case No. 060914692	Civil Collection	Third District Court of Utah Salt Lake County	Mediation
Tricor Excavation vs. Carl A. Ford Case No. 070403872	Civil Collection	Third District Court of Utah Salt Lake County, West Jordan Department	Judgment
Stock Building Supply vs. Carl A. Ford Case No. 080201330	Civil Collection	Fourth District Court of Utah Utah County	Judgment
Kim Holman vs. Carl A. Ford Case No. 080400652	Civil Collection	Third District Court of Utah Salt Lake County, West Jordan Department	Settled
United Subcontractors vs. Carl A. Ford Case No. 080400684	Civil Collection	Third District Court of Utah Salt Lake County, West Jordan Department	Judgment
Stock Building Supply vs. Carl Ford Case No. 080401100	Civil Collection	Third District Court of Utah Salt Lake County, West Jordan Department	Judgment
Gateway Consulting vs. Carl Ford Case No. 080401433	Civil Collection	Third District Court of Utah Salt Lake County, West Jordan Department	Judgment
United Subcontractors vs. Carl Ford Case No. 080901115	Civil Collection	Third District Court of Utah Salt Lake County	Judgment
United Subcontractors vs. Carl Ford Case No. 080902896	Civil Collection	Third District Court of Utah Salt Lake County	Judgment
Utah Labor Commission vs. Carl Ford Case No. 0801551	Civil collection	Fourth District Court of Utah Utah County	Judgment

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

**Department of Workforce Services
c/o Lorin R. Blauer
140 East 300 South
Salt Lake City, UT 84145-0288**

DATE OF SEIZURE
2008

DESCRIPTION AND VALUE OF
PROPERTY

**Garnishment of tax refund
Value: \$650**

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
CREDITOR OR SELLER

**ASC
8480 Stagecoach Cir.
Frederick, MD 21701-4747**

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
2008

DESCRIPTION AND VALUE OF
PROPERTY

**3606 Portofino Ave.
Evans, CO
Value: \$**

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Selective Funding 4970 North 400 West Park City, UT 84098	11/03/2009	The Villiage of Fox Hollow Plat Utah County, UT
Selective Funding 4970 North 400 West Park City, UT 84098	11/05/2008	The Lofts at Pheasant Hollow Phase 1 Condominiums Uintah County, UT
Central Bank PO Box 1488 Provo, UT 84603	12/23/2008	3871 East Cunninghamhill Dr. Eagle Mountain, UT 84005 Value: \$
Central Bank PO Box 1488 Provo, UT 84603	12/23/08	3865 East Cunninghamhill Drive Eagle Mountian, UT 84005
Central Bank PO Box 1488 Provo, UT 84603	12/23/2008	3867 East Cunninghamhill Drive Eagle Mountain, UT 84005
Central Bank PO Box 1488 Provo, UT 84603	12/23/2008	3869 East Cunninghamhill Drive Eagle Mountain, UT 84005
Central Bank PO Box 1488 Provo, UT 84603	12/26/2008	3859 East Cunninghamhill Drive Eagle Mountian, UT 84005
Central Bank PO Box 1488 Provo, UT 84603	12/23/2008	3863 East Cunninghamhill Drive Eagle Mountain, UT 84005
Central Bank PO Box 1488 Provo, UT 84603	12/23/2008	3853 East Cunninghamhill Drive Eagle Mountain, UT 84005
Central Bank PO Box 1488 Provo, UT 84603	12/23/2008	3855 East Cunninghamhill Drive Eagle Mountain, UT 84005
Central Bank PO Box 1488 Provo, UT 84603	12/23/2008	3851 East Cunninghamhill Drive Eagle Mountain, UT 84005
Central Bank PO Box 1488 Provo, UT 84603	12/23/2008	3857 East Cunninghamhill Drive Eagle Mountain, UT
Wells Fargo Home Mortgage PO Box 10335 Des Moines, IA 50306-0335	2008	3606 Portofino Ave Evans, CO 80620 Value: \$
Centennial Bank 130 W Center Street Orem, UT 84057	2008	11 Twin home communities in Eagle Mountain, UT Value: \$1,500,000
Capital Community Bank 49 West University Parkway Orem, UT 84058	2008	Twin home community in Eagle Mountain, UT Value: \$500,000
Capital Community Bank 49 West University Parkway Orem, UT 84058	2008	Highland on the Green community in Eagle Mountain, UT Value: \$500,000
Zions First National Bank * Legal Services UT ZB11 0877 PO Box 30709 SLC, UT 84130-0709	2008	Pheasent Hollow in Vernal, UT Value: \$500,000

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Liberty Bank 326 South 500 East Salt Lake City, UT 84102	2008	Pheasant Hollow Community in Vernal, UT Value: \$500,000
Far West Bank 210 East Center St. Provo, UT 84606	2008	Twin Home Community in Eagle Mountain, UT Value: \$500,000
Far West Bank 210 East Center St. Provo, UT 84606	2008	Highlands on the Green Community in Eagle Mountain, UT Value: \$500,000
IndyMac Bank PO Box 4045 Kalamazoo, MI 49003-4045	2008	2 Lots located in St. George, UT Value: \$500,000
Bank of Idaho Trustee 109 N. Arthur, 5th Flr. PO Box 991 Pocatello, ID 83204	2008	Property located in Saratoga Springs, UT & Middleton, ID Value: \$500,000
RTI Properties 1515 W. 190th St. , Suite 460 Gardena, CA 90248	2008	Property located in Apple Valley, CA Value: \$500,000
SCI Investments 5455 West 11000 North, Suite 201 Highland, UT 84003	2008	Property located in Saratoga Springs, UT Value: \$500,000
Skyline Commercial Capital 5455 West 11000 North, Suite 201 Highland, UT 84003	2008	Property located in Saratoga Springs, UT
Sundance Capital 1501 N. Technology Way, Suite 3300 Bldg. A Orem, UT 84097	2008	Property located in Eagle Mountain, UT Value: \$500,000
Sunfirst Bank 120 East St. George Blvd. Saint George, UT 84770-2855	2008	11 lots located in St. George, UT Value: \$1,000,000
US Loan Services 9670W. Tropicana, Suite 100 Las Vegas, NV 89147	2008	Property located in Apple Valley, CA Value: \$500,000
Progressive Investments 323 E. Pages Lane Centerville, UT 84014	2008	Property located in Vernal, UT Value: \$500,000

6. Assignments and receiverships

None

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Berry & Tripp PC 5296 S. Commerce Dr., Suite 200 Salt Lake City, UT 84107	01/08/2009	\$2,501.00
Cricket Debt Counseling 10121 SE Sunnyside Rd. Suite #300 Clackamas, OR 97015	01/06/2009	\$36.00

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Keith Ramsey 1293 West 1200 North Saint George, UT 84770 None	3/27/2008	1993 19' Monterrey 190 Boat Value received: \$5,750

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Wells Fargo Bank PO Box 200 Carlisle, IA 50047-0200	Savings Account 2974 Final Balance: \$0	\$0 Closed: 08/29/2008
Wells Fargo Bank PO Box 200 Carlisle, IA 50047-0200	Checking Account 9540 Final balance: \$0	\$0 Closed: 08/25/2008
Wells Fargo Bank PO Box 200 Carlisle, IA 50047-0200	Savings Account 8829 Final Balance: \$0	\$0 Closed: 08/25/2008
Wells Fargo Bank PO Box 200 Carlisle, IA 50047-0200	Checking Account 4566 Final Balance: \$0	\$0 Closed: 06/06/2008

12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
Wells Fargo Bank	Nicole Ford Wendy L. Ford	Vehicle titles and passports	

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
**3606 PortoFino Ave
Evans, CO 80620**

NAME USED
**Carl A. Ford
Wendy L. Ford**

DATES OF OCCUPANCY
11/2004 - 06/2006

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Monterra Enterprises LLC	6045583-0610	Saint George, UT 84770	Real estate	2005 - Present
Prema Development	6047125-0160	Saint George, UT 84770	Real estate	2005 - 2008
Prema Communities LLC	5228389-0160	Saint George, UT 84770	Real estate	2002 - Present
Premco	6047252-0142	Saint George, UT 84770	Real estate	2005 - Present

None

☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None

☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Lunsford & Peck LLC 584 S. State St. Orem, UT 84058	2002 - Present
John Ford 1853 New Haven Loop Richland, WA 99352	2002 - Present
Val Hafen, CPA 90 East 200 North Saint George, UT 84770	2005 - Present

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
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None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
John Ford Saint George, UT 84770	Partner of Monterra Enterprises LLC	50%
Carl Ford Saint George, UT 84770	Partner of Monterra Enterprises LLC	50%
Ryan Schill	Partner of Monterra Enterprises LLC	33% until February 2008
John A. Ford 1853 New Haven Loop Richland, WA 99352	Partner of Prema Development LLC	50%
Carl A. Ford Saint George, UT 84770	Partner of Prema Development LLC	50%
Ryan Schill Saint George, UT 84770	Partner of Prema Development LLC	33% until February 2008
John A. Ford 1853 New Haven Loop Richland, WA 99352	Partner of Prema Communities LLC	50%
Carl A. Ford Saint George, UT 84770	Partner of Prema Communities LLC	50%
Ryan Schill Saint George, UT 84770	Partner of Prema Communities LLC	33% until February 2008
Carl Ford Saint George, UT 84770	Owner of Premco, Inc.	100%

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **May 4, 2009**

Signature **/s/ Carl A Ford**
Carl A Ford
Debtor

Date **May 4, 2009**

Signature **/s/ Wendy L Ford**
Wendy L Ford
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

**United States Bankruptcy Court
District of Utah**

In re **Carl A Ford
Wendy L Ford**

Debtor(s)

Case No. **09-24243**
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: University of Utah Credit Union	Describe Property Securing Debt: 2005 Mazda 3 Location: Not In Debtor's Possession
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **May 4, 2009**

Signature **/s/ Carl A Ford**
Carl A Ford
Debtor

Date **May 4, 2009**

Signature **/s/ Wendy L Ford**
Wendy L Ford
Joint Debtor